

## Minerva Planning Group Announces New Location

December 22, 2020

December 22, 2020 - PRESSADVANTAGE -

The fee-only financial planning firm relocates to a larger office as they continue to grow to serve their clients' needs.

Decatur, GA- Minerva Planning Group has recently moved to a larger office space to accommodate planned growth needed to effectively serve their clients' needs.

Minerva Planning Group is a financial planning firm that offers personalized financial and investment advice with a holistic perspective designed to help clients meet their financial goals.

Minerva Planning Group's clients are diverse, but they work with a number of federal government employees and have a detailed understanding of the retirement benefits offered under the Federal Employee Retirement System (FERS). The financial advisors offer detailed analyses of the FERS Annuity Supplement early retirement benefits, including eligibility, and identify how to best transition from the FERS supplement to Social Security. Plans also include a calculation of the FERS basic benefit as well as any potential reductions in that benefit.

FERS was created by Congress in 1986, giving federal employees a retirement foundation that provides

benefits from three different sources: Social Security, a Basic Benefit Plan, and the Thrift Savings Plan (TSP).

The agency and employee fund the Social Security and the Basic Benefit Plan each pay period. The TSP is

supported with an amount equal to 1% of the employee?s pay each pay period by the agency. Employees

can make their own contributions to the TSP account, and the agency will further match those contributions

up to an amount equal to 4% of the employee?s salary. After retirement, there are a variety of options

available to access TSP funds.

"Few financial advisors specialize in FERS," says Micah Porter, President, and CEO of Minerva Planning

Group. "We guide federal employees who want to know how to build a paycheck in retirement, and cover

issues such as when one should begin drawing Social Security. If an employee is planning on retiring early,

the FERS annuity supplement and the Federal Employee Health Benefits (FEHB) are often key in enabling a

successful early retirement."

With 33 years of experience, Minerva Planning Group has specific knowledge working with federal

government employees in numerous agencies. Their expertise includes the FERS pension and supplement,

Thrift Savings Plan Options, insurance, and how to plan for an early retirement. Minerva Planning Group

creates a comprehensive plan incorporating each client's needs, including budgeting, cash flow, tax planning,

estate planning and investments.

Minerva Planning Group is a fee-only firm and a fiduciary advisor, and as such they are obligated to act in

their clients' best interests. Their mission is to provide their clients financial peace of mind as they pursue

their life goals, and a sound financial plan and prudent investment management are key elements in

achieving that mission. The new larger offices are located at 315 W. Ponce de Leon, Suite 915, in Decatur,

Georgia. For more information, go to Financial Advisor: Atlanta, Decatur, St. Simons | Minerva Planning

Group

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Our decades of experience allow us to give informed, practical guidance in the most complicated of situations. We

combine this guidance with a holistic approach to planning so that all the aspects of your finances work together.

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